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The following constitutes
the order of the court. Signed January 20, 2011


Roger L. Efremsky
U.S. Bankruptcy Judge

Attorney for the Debtor

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re:)	Case No. 10-71567 RLE 13
)	
Floyd Hughes Broach Sr.,)	Chapter 13
)	
Debtor.)	Judge: Honorable Roger L. Efremsky
)	Date: <i>[No Hearing Set Unless Requested]</i>
)	Time:
)	Location: 1300 Clay Street, Room 201,
)	Oakland, CA
)	

**ORDER GRANTING DEBTOR'S MOTION TO VALUE LIEN OF
HOMEcomings FINANCIAL, LLC AND ITS ASSIGNEES AS WHOLLY UNSECURED**

Floyd Hughes Broach Sr., the debtor in the above Chapter 13 case (the "Debtor"), filed the MOTION TO VALUE LIEN OF HOMEcomings FINANCIAL, LLC AND ITS ASSIGNEES AS WHOLLY UNSECURED (the "Motion") and requested the lien originally filed by Homecomings Financial, LLC ("Homecomings"), recording number DOC-2007-0186730-00 filed in Contra Costa County (the "Lien"), that was recorded on the Debtor's residence at 5518 Panama Avenue, Richmond CA 94804, also known as parcel number 510-152-007-9, be declared as wholly unsecured and voided for purposes of this Chapter 13 case.

The Court, finding that service of the Motion and notice of opportunity for hearing pursuant to Bankruptcy Local Rule ("B.L.R.") 9014-1(b)(3) is proper, finding that service was

properly made on Homecomings and the known assignees of the Lien, finding that a timely objection or request for hearing was not made by Homecomings and its assignees, finding that the Debtor's request for relief by default pursuant to B.L.R. 9014-1(b)(4) is proper, and good cause appearing therefor,

IT IS HEREBY ORDERED:

1. The Motion is GRANTED;
2. That for purposes of the Debtor's Chapter 13 Plan, the Lien on the Debtor's residence is valued at zero, that Homecomings or its assignees does not have a secured claim, and that the Lien may not be enforced pursuant to 11 U.S.C. §§ 506, 1322(b)(2), and 1327;
3. That this Order is incorporated as part of any confirmed Chapter 13 plan;
4. That upon entry of a discharge or completion of plan payments in the Debtor's Chapter 13 case, the Lien is voided for all purposes, and upon application by the Debtor, an appropriate form of judgment voiding the Lien will be entered;
5. That if the Debtor's Chapter 13 case is dismissed or converted to one under another chapter before the Debtor obtains a discharge or completes plan payments, this Order shall cease to be effective and the Lien shall be retained to the extent recognized by applicable nonbankruptcy law, and upon application by the lienholder, the Court will enter an appropriate form of order restoring the Lien;
6. That except as provided by separate, subsequent order of this Court, the Lien may not be enforced so long as this order remains in effect; and
7. That the Debtor may record this Order with the Contra Costa County Clerk Recorder to further carry out this Order.

**** END OF ORDER ****

Court Service List

American Servicing and Recovery Group, LLC
c/o Incorp Services, Inc., Agent for Service of Process
375 N. Stephanie St. Ste. 1411
Henderson, NV 89014

Floyd Hughes Broach Sr.
5518 Panama Avenue
Richmond, CA 94804

GMAC Mortgage, LLC
c/o CSC – Lawyers Incorporating Service, Agent for Service of Process
2711 Centerville Road
Wilmington, DE 19808

Homecomings Financial, LLC
c/o CSC – Lawyers Incorporating Service, Agent for Service of Process
2711 Centerville Road
Wilmington, DE 19808